

February 11, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 8, 2005

Document # 14705 to Cancel OPEB (Health Insurance Benefits) for all Retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections. I am sure that the letter was received later by many retirees from the north portion of the U.S. who spend winters in other parts of the country – FL, SC, TX, AZ, etc.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. They were given no decision to make, just told they would be retiring on a specific date. They had little time to prepare for retirement, and little time to adjust to a significantly reduced income before they were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees and soon-to-retire, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost 40 – 60 % of their savings. As you know, the cost of living has increased significantly in the last two years based upon rising energy costs alone. This coupled with the loss of health care benefits would have a crippling effect on the lives of every salaried retiree of Delphi Corporation.


It is my belief that there are other ways to restructure the company and still retain health care for salaried retirees. Many like myself had worked for GM for nearly 40 years prior to Delphi's spin-off in 1999. We had no choice in becoming Delphi employees other than to quit. On January 1, 2007, Delphi changed the Health Care Plan for all salaried retirees, spouses and surviving spouses. The health care benefits are currently stopped at the age of 65. Thus, health care cost is a decreasing cost to Delphi as each of us reaches that 65 age milestone. At the same time, Delphi chose to provide a Retiree Health Reimbursement Account (RHRA) for each retiree to assist those who were already retired and had no way to save for this action. Now Delphi wants to remove this RHRA benefit. **In my case, I have suffered a stroke and my wife is my only caregiver. We depend on the RHRA for reimbursement costs for the supplemental health care we must now purchase.**

Delphi is also requesting the removal of the life-time life insurance benefit that I have had for nearly 50 years. Replacement life insurance will be difficult and very costly to obtain due to both my age and my pre-existing medical conditions. Any replacement life insurance, if available, will be term life insurance that will stop at age 70 or 75. Many retirees at this time are living longer lives; the current average life span in the U.S. for a male is ~80 years of age and a female's life span is even longer. Many retirees have already reached the 70-75 age mark and will not be eligible to purchase replacement life insurance.

Please know that each of the 15,000 + current salaried retirees & their spouses, surviving spouses and those soon-to-retire, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

I ask you to REJECT this motion.

Sincerely yours,



Roger W. Zapp
6140 Prospect Street
Newfane, New York 14108
Phone # 716-778-7968